



Legal Literacy: The Role of Housewives in Overcoming Phishing Criminal

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Abstract

The rise of fraudulent methods seems to be a big task for state officials in Indonesia. Housewives are the primary victims of phishing crimes. The absence of knowledge and information about legal literacy in relation to phishing crimes via WhatsApp and Telegram messages appears to be a significant obstacle. This study aims to understand the role of housewives in Surabaya, particularly in dealing with phishing, and educate their family and friends about legal literacy to prevent them from becoming victims of these criminal acts. We use a descriptive method that employs a quantitative approach. The data used is primary data. The data collection technique entails distributing data via a Google Form questionnaire and utilizing information from previous literature, journals, online media, and books. The research results showed that messages sent via WhatsApp or cellphones, which contained invitations to join or clicked on unclear links, had the greatest impact on the group of elderly housewives. This is due to a lack of information regarding fraud prevention awareness. Housewives are required to be socialized about phishing crimes and legal literacy. Legal literacy among housewives in the city of Surabaya is very necessary, considering that there are many cases of violations committed by housewives, some of which even have criminal consequences. Educating housewives on the fundamentals of fair legal literacy can help lower the high crime rate that stems from a lack of legal understanding. The elderly group, especially housewives in Surabaya, still lacks experience dealing with personal problems based on their comfort.

1. Introduction

Crimes nowadays are very diverse. There is a lot of theft, murder, rape, fraud, and abuse that is linked to the Criminal Law (KUHP), which includes criminal acts of terrorism, narcotics corruption, and even what often happens nowadays are information technology crimes outside the Criminal Code. Fraud committed by sending applications disguised as wedding invitations, banking documents, or packages containing goods is increasingly widespread nowadays (Amanda, 2023).

Short messages on the Telegram and WhatsApp applications are used to send this fraud message. The malicious application created will operate without the user's knowledge by accidentally clicking on the message because the application display does not appear.

In fact, fraud or phishing is a crime that violates KUHP 378 of the Criminal Code, which states *"Any person who, with the intention of unlawfully benefiting himself or another person by using a false name or false dignity, by deception or a series of lies, induces another person to hand over something to him, or to give a debt or write off a receivable, is threatened with fraud, with a maximum prison sentence of 4 years"*. Phishing is the use of phishing techniques to try and obtain information about another person's data (Fanasafa, 2022). Phishing attacks target personal information (name, age, and address), account information (username and password), and financial information (credit card numbers and accounts).

According to the IDADX report, there are more overall reports of phishing attacks in Indonesia. Based on records, IDADX received 26,675 reports of phishing attacks in the first quarter of 2023, compared to only 6,106 reports in the fourth quarter of 2022 (Naurah, 2023). And there was an increase of 20,569 phishing reports (Naurah, 2023). Various phenomena that occur from phishing crimes, such as a civil servant in Yogyakarta with the initials DR, are said to be stressed and depressed because they were deceived by an online application for up to 600 million rupiah. The civil servant in Yogyakarta hopes that the case will be thoroughly investigated by law enforcement officials (Saputra, 2023). The mode used is phishing, namely when the perpetrator invites the victim to the Telegram group. In it, there were 20 people who were asked to complete missions on the TikTok application. Family and community play a significant role in preventing phishing crimes. This crime affects more than just workers; the targets of phishing include even housewives. Housewives receive minimal information because they spend a lot of time at home.

In addition, a number of underlying factors contribute to the increased risk of phishing crimes among housewives, including their low level of education, lack of digital security, and limited understanding of legal literacy. A mother from Malang City, East Java, admitted to being a victim of fraud after submitting an online job application. He registered to create an account because he was interested in using the application, resulting in a total loss of 98 million rupiah. This is different from the application used by Singaporean friends who download it after pressing the WhatsApp logo and then being instructed to create an account (Perdana & Hartik, 2023). In addition, an online fraud totaling 21 million rupiah targeted a housewife in the Bogor area of West Java. Initially, someone invited me to a Telegram group under the guise of Accurate Creative, a media company that specializes in advertising and marketing. The company is tasked with liking and subscribing to YouTube channels that are its partners. This underscores the need for housewives to respond to criminal acts through legal literacy. Legal literacy is defined as a person's ability to understand, apply, and use the law in everyday life, which includes understanding legal rights and obligations, legal procedures, the legal system, and how to access available legal services. (Yasin, 2023). Furthermore, legal literacy includes the ability to participate in legal processes and decision-making that affect individual lives and society as a whole. In this case, legal literacy is not just a

theoretical understanding of the law but also the ability to practice it in everyday life and in interacting with society and the legal system.

Considering the rise in criminal acts such as phishing in the city of Surabaya so far, the Mayor of Surabaya appealed to his citizens to be wary of all forms of fraud, both via telephone and WhatsApp, because this is something new. This study uses a sample of housewives in Surabaya. Recently, a citizen fell victim to a phishing technique, resulting in losses amounting to tens of millions of dollars (Pemerintah Kota Surabaya, 2023). Adequate understanding of the legal aspects of fighting against phishing crimes is also followed by aspects of the right to information and the responsibilities of housewives in protecting assets and finances digitally as regulated in Financial Services Authority Regulation Number 06/POJK.07/2022 article 4 concerning Consumer and Community Protection in the Financial Services Sector regarding provisions for Financial Services Business Actors ("PUJK"), in this case digital banks, to use safe and reliable information technology and guarantee security and/or customer information which states the right to comfort, security and safety in consuming goods and/or services and the right to obtain advocacy, protection and appropriate consumer protection dispute resolution efforts.

Some research on legal literacy such as, housewives like (Cristiana, Yulianti, & Mangku 2019; Mumpuni & Puspitaningrum 2022; Ruhunlela, Mas, & Hasan 2019), criminal like (Ananda 2018; Busyro 2019; Frensh et al. 2017; Ghoni & Pujiyono 2020; Millah 2020; Sudanto 2007; Sugiarto 2019) and phishing like (Muftiadi, Agustina, & Evi, 2022; Chang & Coppel, 2020; Cross, 2015; Dewantoro & Setiawan, 2023; Fikri et al., 2023; Ginanjar, Widiyasono, & Gunawan, 2019; Muhammad & Harefa, 2023; Purwanti et al., 2023; Yulianti & Mangku, 2020; Sabon, 2018; Wibowo & Fatimah, 2017; Yustitiana, 2021). When obtaining information about phishing crimes, various platforms are used such as WhatsApp and Telegram. Previous research only examined legal literacy through children's use of social media. However, there is very little legal literacy research on the use of social media to target housewives. Despite the fact that phishing crimes frequently target housewives, there is a dearth of legal literacy research on this topic. Based on the research phenomenon above, researchers should conduct research to find out how housewives become targets of phishing crimes and how legal literacy plays a role in overcoming phishing crimes among housewives. It is hoped that the results will provide an illustration and guidance for housewives to be smarter in responding to online phishing crimes through legal literacy.

This study focuses on the use of rule of law theory, which has basic components and principles, including the recognition and protection of human dignity and freedom, individual and group freedom, ethnic communities, national communities, and the principle of legal certainty. Effendy (2019) asserts the equality of legal certainty (*similia similibus*), democratic principles, and the principle of equal application of the law to all. Effendy divides this research into several parts, including an introduction, a description of research methods, findings, results, discussion, and conclusions.

2. Methods

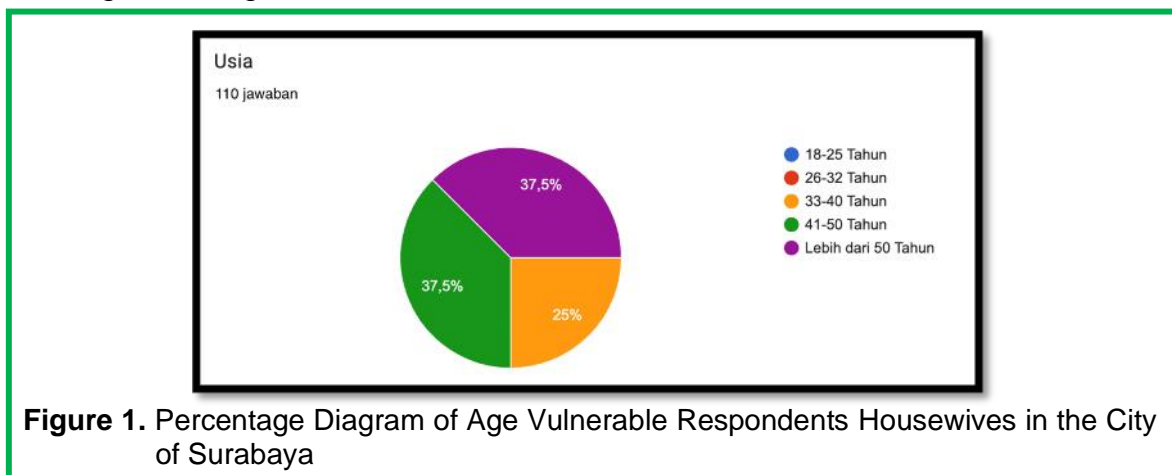
This quantitative descriptive research methodology first calculates images, tables, and graphs before analyzing and describing them. We used previous research, literacy, online media, journals, and books as data collection techniques.

Researchers conducted a literature review in several journals before distributing questionnaires via Google Form to collect data. We selected Surabaya as our research subject because of its high crime rate in East Java (Rosliana, 2023) and the prevalence of phishing cases among housewives. The study's respondents were housewives in Surabaya. The focus of this research is on housewives in Surabaya. The sample consisted of housewives in Surabaya. The sampling technique uses both non-probability sampling and convenience sampling. The questionnaire was required to be completed by 110 housewives who were married, had children, or did not work. The purpose of this study is to understand the role of housewives in Surabaya, particularly in combating phishing and educating their family and friends to avoid falling victim to this criminal act.

3. Findings and Discussions

3.1 Findings

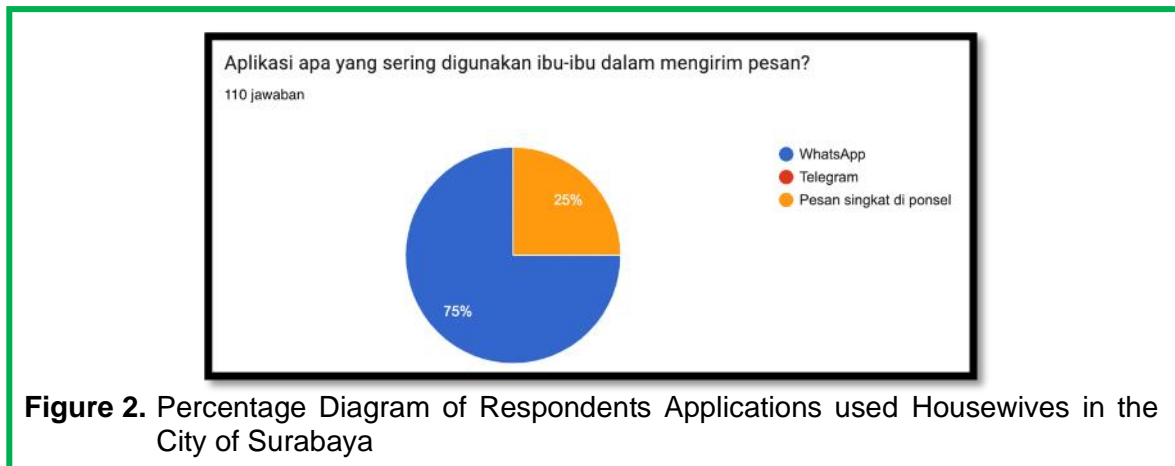
Based on the findings of an online survey of 110 housewives in the city of Surabaya, 25% of respondents were between 33 and 40 years old, 37.5% were between 41 and 50 years old, and 37.5% were over 50 years old. shows that housewives aged over 50 years and those aged 41 to 50 years constitute the majority of respondents to this study. Judging from this age, it indicates that it is in the middle age group to the elderly group (Bappenas, 2018). The elderly are very vulnerable to becoming victims of online crime. Phishing and scamming are the types of cybercrime that most commonly target senior citizens (Fanasafa, 2023). All age groups, including the elderly, need digital communication. Because they need to be accompanied and taught how to interact and carry out activities in cyberspace, the elderly group has a special place in society. because he was born and raised in an era where analog communication devices could only transmit sound. Based on the diagram in Figure 1 below, it can be seen:



Source: Google Form Respondent Questionnaire, processed by researchers in 2023

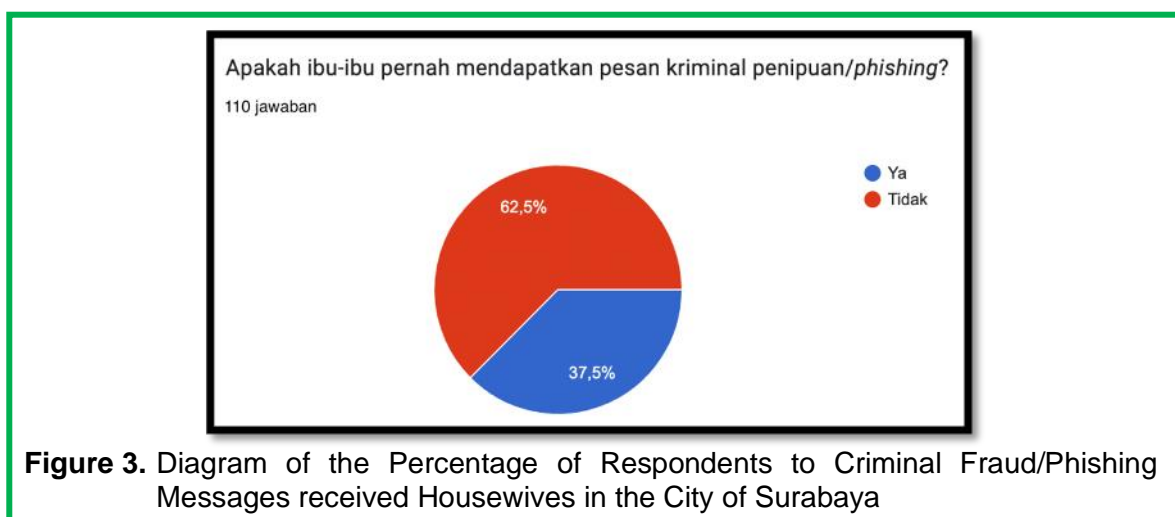
Phishing has entered various electronic media, especially message delivery media such as WhatsApp, Telegram, and short messages on cellphones. Based on the results of research by housewives in the city of Surabaya, it shows that the messaging applications that are frequently used are WhatsApp at 75% and mobile phone short messages at 25%. WhatsApp is the most popular application used by criminals to spread phishing messages on cellphones. Phishing gets into messaging apps like WhatsApp by distributing links with catchy titles (Heriani, 2023). According

to data, Kaspersky Internet Security for Android found 84.9% of all phishing links on WhatsApp (Wardani, 2021). The diagram in Figure 2 below shows these findings:



Source: Google Form Respondent Questionnaire, processed by researchers in 2023

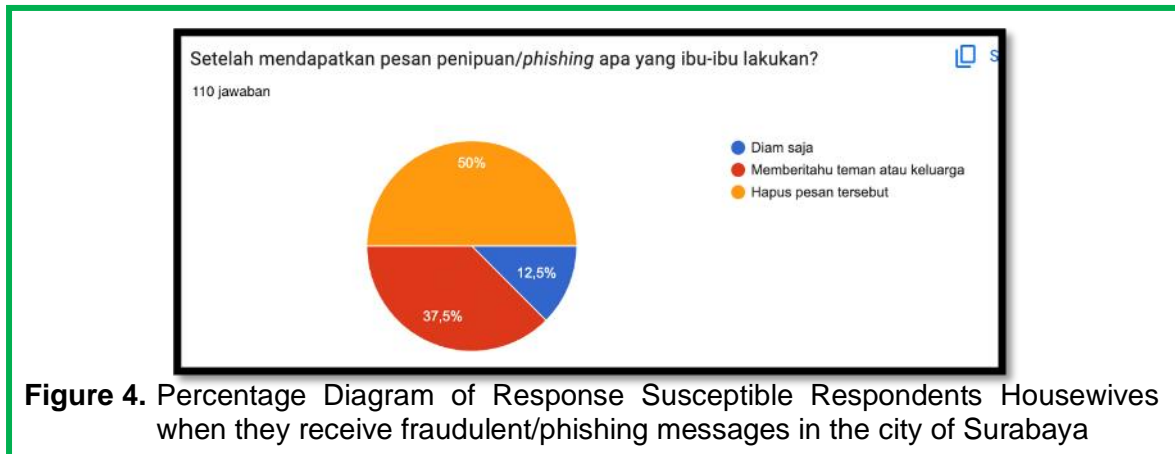
Based on research results from several housewife respondents in the city of Surabaya, it was stated that 62.5% had never received a phishing or fraud message, and the remaining 37.5% had received a phishing or fraud message. This shows that most housewives in the city of Surabaya do not respond to foreign emails, protect their gadgets with anti-phishing applications, do not carelessly access website addresses, and update them with developments in information (Nurhadi, 2022). Currently, there are many phishing scams under the guise of fake wedding invitations, fake package couriers, stray OTPs, and even fake gift links. Phishing fraud attempts to obtain information about the target's data, such as personal information, account information, and financial information. Figure 3 below shows a diagram illustrating this.



Source: Google Form Respondent Questionnaire, processed by researchers in 2023

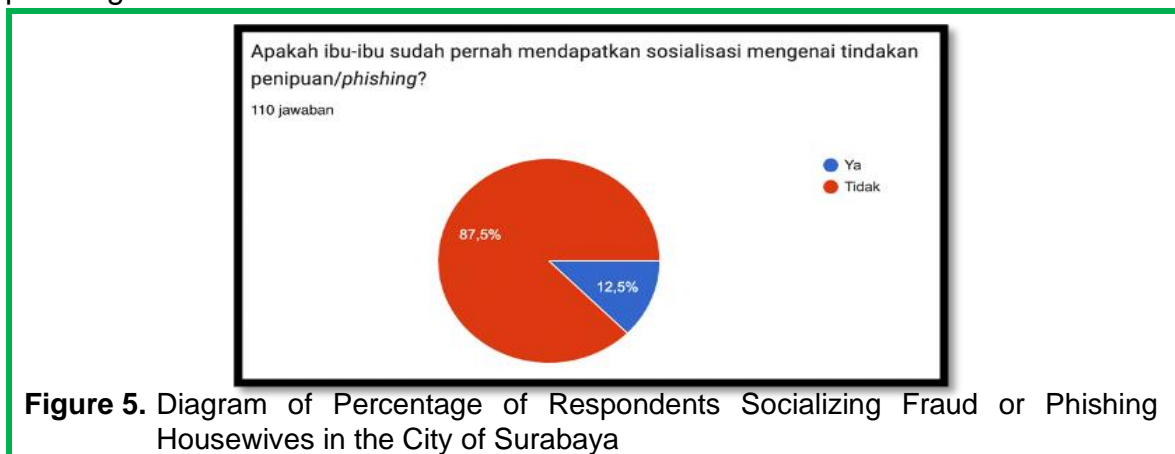
The actions taken by housewives in the city of Surabaya when they receive phishing or fraud messages are very diverse. Based on the research results, it shows that 50% immediately deleted the message, 37.5% told friends or family, and 12.5% just kept quiet. Housewives in the city of Surabaya tend to immediately delete these fraudulent messages because they are afraid of the repercussions that arise when

there is a link or message in the form of an invitation and they unconsciously press the file. There are also those who immediately provide information to friends and relatives when they get the message to be careful, and there are also those who just keep quiet about the message because they already understand that it is a fraudulent message. The percentage diagram in Figure 4 displays the results based on respondent responses:



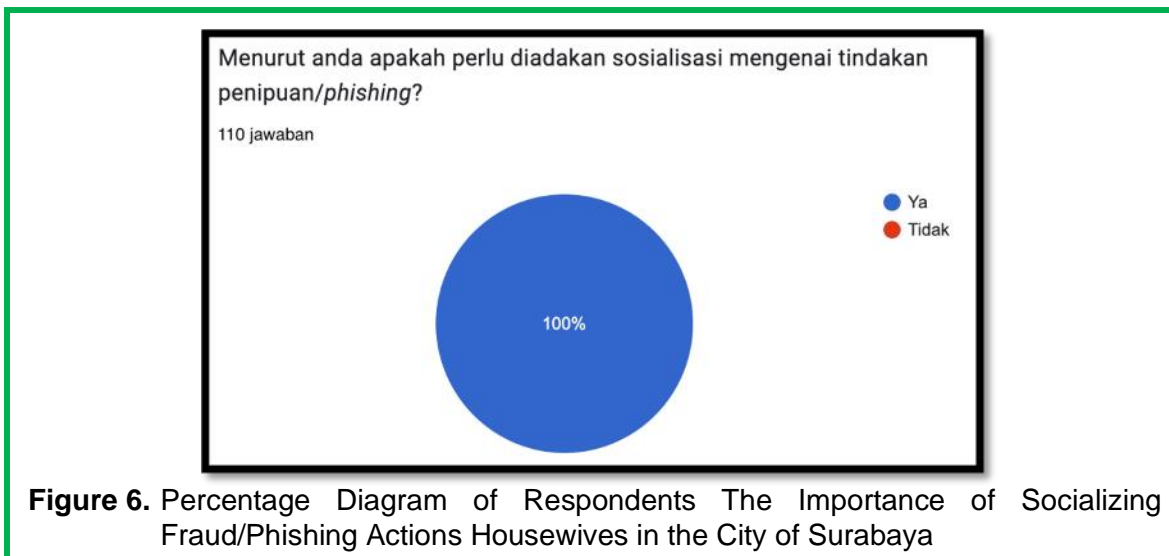
Source: Google Form Respondent Questionnaire, processed by researchers in 2023

Phishing has caused concern among housewives in the city of Surabaya. Anxiety and fear always come to mind. There is a need for awareness and socialization measures to deal with the increasing number of fraudulent crimes. Based on the research results, it shows that 87.5% felt they had never received socialization, and the remaining 12.5% had received socialization. The lack of outreach to the public has resulted in many housewives being deceived by phishing messages. Only people in urban areas can receive socialization on legal literacy and how to deal with phishing messages, while in rural areas this has not yet been done. In fact, legal literacy functions to prevent unlawful acts, maintain rights and obligations, avoid fraud and crime, avoid conflict, and become a citizen because it's responsible. Society in general lacks information and knowledge. Malware enters because it has free access. Socialization is important. First of all, the general public needs to know what phishing is (Imtiyaz, 2023). The following is the percentage diagram of respondents in Figure 5 regarding socialization regarding fraud or phishing:



Source: Google Form Respondent Questionnaire, processed by researchers in 2023

Indonesian people's knowledge about phishing, especially housewives in Surabaya, is still very minimal. Many people agree that socialization should be encouraged to protect children from fraud and phishing crimes in the surrounding environment. With the help of phishing outreach initiatives, it is hoped that housewives will become more alert and adept at detecting and protecting themselves from phishing attacks. A better understanding of the dangers posed by cybercrime can help protect personal information and minimize any harm. Based on the research results, all housewives in the Surabaya area who took part in the survey stated that they agreed with the promotion of phishing. The figure diagram of six respondents is shown below:



Source: Google Form Respondent Questionnaire, processed by researchers in 2023

3.2 Discussions

Phishing itself can be interpreted as a criminal act using social engineering techniques to carry out its actions. The perpetrators of this crime have their own names, namely phishers, and in the crime of phishing, the perpetrator attempts to deceive the victim with the main target of obtaining personal information or personal data from the victim, such as usernames, passwords, and credit card details (Dewantoro & Setiawan 2023).

Based on the research results, it shows that the elderly group of housewives is most likely to be affected by messages sent via WhatsApp or mobile phone that contain invitations to join or click on unclear links. This is due to the lack of information regarding awareness of fraud prevention. Housewives need socialization regarding phishing crimes and an understanding of legal literacy. Legal literacy among housewives in the city of Surabaya is really needed, considering that there are many cases where housewives violate it, some of which even have criminal consequences. Providing the basics of equitable legal literacy can reduce the high crime rate, which is caused by a lack of understanding of the law. Especially among housewives in the city of Surabaya, the elderly group (seniors) have minimal experience dealing with personal problems based on their convenience.

Housewives in the city of Surabaya are taking a number of steps to reduce the number of phishing incidents. Housewives can use additional strategies in addition to anti-phishing outreach programs, such as being more careful and not clicking on

random links, as well as creating complex passwords that are difficult to guess. Hackers should be familiar with two-factor authentication, use antivirus software, and not be overly trusting of strangers before reporting them to authorities.

Currently, Indonesia's handling of cyber law refers to the provisions of Law No. 19 of 2016 concerning Amendments to Law No. 11 of 2008 concerning Electronic Information and Transactions (UU ITE), which regulates several provisions relating to phishing or online fraud activities. KUHP 26 of the ITE Law states that it *"prohibits anyone from accessing other people's electronic systems without authorization or against the law."* In the context of phishing crimes, perpetrators who access without permission or fake their identity to obtain the victim's personal data have committed a violation of this provision". Several KUHPs that have the potential to ensnare perpetrators of phishing crimes include:

Fraud

KUHP 378 of the Criminal Code concerning fraud states, *"Anyone who, with the intention of unlawfully benefiting himself or another person, uses a false name or false dignity, by deception or a series of lies, induces another person to hand over something to him, or to give debts or write off receivables, is punishable for fraud, with a maximum prison sentence of 4 years."*

Manipulation

KUHP 35, in conjunction with KUHP 51 of the ITE Law, for perpetrators to send electronic letters (e-mails) that appear to be genuine and can read *"Any person intentionally and without the right to au who violates the law manipulates, creates, changes, removes, or destroys electronic information and/or electronic documents with the aim that the electronic information and/or electronic documents are considered as if they are authentic data, shall be punished by imprisonment for a maximum of 12 years and/or a fine of a maximum of IDR 12 billion"*.

Breakthrough

KUHP 30 paragraph (3) jo. KUHP 46 paragraph (3) of the ITE Law will ensnare if the perpetrator breaks into or breaks into a certain electronic system, using the victim's identity and password without authorization, which states *"Every person intentionally and without authority or against the law accesses a computer and/or electronic system by means of "Anything that violates, breaches, exceeds, or breaches the security system is punishable by imprisonment for a maximum of 8 years and/or a fine of a maximum of IDR 800 million"*.

Move or transfer

KUHP 32, paragraph (2) KUHP 48 paragraph (2) of the ITE Law provides for the act of moving or transferring information and/or electronic documents belonging to victims, for example, the contents of accounts, to phishing perpetrators, which states, *"Everyone intentionally and without authority or against the law by any means moving or transferring electronic information and/or electronic documents to the electronic system of other people who are not entitled to be sentenced to imprisonment for a maximum of 9 years and/or a fine of a maximum of IDR 3 billion"*.

Phishing is one of the crimes that frequently affects housewives in Surabaya today. In order not to be deceived by fraud or phishing crimes, there is a need to increase understanding of the law. The strength of legal protection under the

Criminal Code against criminal acts of fraud and phishing, ensuring that the Indonesian people are safe and secure in each of these cases, is an illustration of the theory of the supremacy of the rule of law. The fact that housewives in Surabaya are part of the state apparatus and seek justice based on the elements and principles of recognition and protection of human dignity, freedom of individuals, groups, tribal communities, and national communities, the principle of legal certainty, and the principle of equality from phishing crimes, which are detrimental due to a lack of knowledge and understanding of legal literacy, demonstrates the suitability of this research with the theory of the rule of law. However, the country's existing laws, along with those that govern alternative actions in response to phishing crimes, provide support. This research aligns with the findings of study (Hidayah & Komariah's 2022).

4. Conclusion

Phishing, or fraud, is a criminal act that often affects housewives in the city of Surabaya. The research results indicate that messages sent via WhatsApp or cellphones, which contain invitations to join or click on unclear links, primarily affect the group of elderly housewives. This is due to a lack of information regarding fraud prevention awareness. Housewives require socialization about phishing crimes and legal literacy. Legal literacy among housewives in the city of Surabaya is very necessary considering that there are many cases of violations committed by housewives, some of which even have criminal consequences. Educating housewives on the fundamentals of fair legal literacy can help lower the high crime rate that stems from a lack of legal understanding. The elderly group, especially housewives in Surabaya, still lacks experience dealing with personal problems based on their comfort.

It is hoped that the findings of this research can contribute to and become a resource to help housewives be more careful when reading messages posted on WhatsApp and other social media platforms about illegal phishing or fraud that could harm themselves or others. To prevent phishing and take action to reduce its occurrence, outreach activities about legal literacy are very important. The fact that this study only included Surabaya as a subject meant that the amount of data that could be collected was limited, and the sample used only represented one generation.

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